रुपी को-ऑप. बँकेच्या विशेष एकरकमी कर्ज परतफेड योजनेस मुदतवाढ देणेबाबत.

महाराष्ट्र शासन
सहकार, पणन व वस्त्रोद्योग विभाग,
शासन निर्णय क्रमांकः युआरबी -१८१४/प्र.क्र.३३१/७-स,
मादाम कामा रोड, हुतात्मा राजगुरु चौक,
मंत्रालय, मुंबई-४०००३२
दिनांक :- ७ एप्रिल, २०१७.

<u>वाचा</u> :- १) शासन निर्णय क्र. युआरबी-१८१४/प्र.क्र.३३१/७-स, दि. १८.०६.२०१६ व शुद्धापत्रक दि.२६.६.२०१६.
२) शासन निर्णय क्र. युआरबी-१८१४/प्र.क्र.३३१/७-स, दि. २८.१०.२०१६
३)भारतीय रिझर्व बँकेचे पत्र क्र. डीसीबीआर.सीओ.एआयडी/डी-३०/ १२.२२.२१८/२०१६-१७ , दि. १६.२.२०१७.

प्रस्तावना :-

रुपी को-ऑप. बँक लि., पुणे या बँकेस “विशेष एकरकमी कर्ज परतफेड योजना” मंजूर करण्याबाबत सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे यांनी दि.२७.५.२०१६ रोजी शासनास प्रस्ताव सादर केला होता. त्यानुसार शासनाने संदर्भ क्र. १ मधील शासन निर्णयाद्वारे या बँकेस विशेष एकरकमी कर्ज परतफेड योजना मंजूर केली आहे. तसेच सदर योजनेस संदर्भ क्र. २ मधील शासन निर्णयान्वये दिनांक २१.२.२०१७ पर्यंत मुदतवाढ देण्यात आलेली आहे.

बँकेच्या ठेवीदारांची संख्या सुमारे ६.२२ लाख ऐवढी असून ठेवीची रक्कम सुमारे रु.१५१६ कोटी आहे. सदर बँकेचे अन्य बँकेत विलीनीकरण करण्याच्या दृष्टीने बँकेच्या स्तरावर प्रयत्न सुरु आहेत. सदर बँकेसाठी मंजूर एकरकमी कर्ज परतफेड योजनेनुसार सर्वोतोपरी प्रयत्न करुनही एन.पी.ए. प्रकरणांमध्ये वसूली झालेली नाही. थकीत कर्जाची वसुली होऊन बँकेचा संचित तोटा कमी झाल्यास या बँकेचे अन्य बँकेत विलीनीकरण सुलभ होणार आहे. मात्र या बँकेसाठी मंजूर करण्यात आलेल्या विशेष एकरकमी कर्ज परतफेड योजनेची मुदत दिनांक २१.२.२०१७ रोजी संपुष्टात आलेली आहे. परंतु बँकेचे सभासद व ठेवीदारांचे हित लक्षात घेऊन सदर योजनेमध्ये काही सुधारणेसह मुदतवाढ देण्याची बाब शासनाच्या विचाराधीन होती.

शासन निर्णय :-

सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे यांनी दि. १४.३.२०१७ रोजीच्या पत्राद्वारे रुपी को-ऑप. बँक लि., पुणे या बँकेसंदर्भात सादर केलेल्या विशेष एकरकमी कर्ज परतफेड योजनेच्या मुदतवाढ प्रस्तावास महाराष्ट्र सहकारी संस्था अधिनियम, १९६० मधील कलम १५७ मधील तरतूदीनुसार शासनास प्राप्त असलेल्या अधिकारानुसार महाराष्ट्र सहकारी संस्था नियम, १९६१ मधील नियम - ४९ च्या तरतुदीमधून सूट देऊन रुपी को-ऑप. बँक लि., पुणे या बँकेच्या परिशिष्ट “अ ” मध्ये नमूद विशेष एकरकमी कर्ज परतफेड योजनेस दिनांक २१.८.२०१७ पर्यंत मुदतवाढ देण्यात येत आहे.

वरील सुधारीत योजनेच्या अंमलबजावणीचा सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे यांनी दरमहा आढावा घेऊन भारतीय रिझर्व्ह बँकेच्या अटींचे रुपी को-ऑप. बँकेकडून काटेकोरपणे पालन होत असल्याची खात्री करावी.

सदर शासन निर्णय महाराष्ट्र शासनाच्या www.maharashtra.gov.in या संकेतस्थळावर उपलब्ध करण्यात आला असून त्याचा संकेतांक २०१७०४०७१६२७०८९८०२ असा आहे. हा आदेश डिजीटल स्वाक्षरीने साक्षांकित करुन निर्गमित करण्यात येत आहे.

महाराष्ट्राचे राज्यपाल यांच्या आदेशानुसार व नांवाने,

Ramesh Jayaram Kadam

Digitally signed by Ramesh Jayaram Kadam
DN: c=IN, o=Government Of Maharashtra, ou=Desk Officer, postalCode=400032, st=Maharashtra, 2.5.4.20=931a917c29ea693ba9abee543d58bf1b6ade60ae69c9be92f59d232bb3a3fcc8, cn=Ramesh Jayaram Kadam
Date: 2017.04.07 16:31:18 +05'30'

(र.ज.कदम)
कार्यासन अधिकारी, महाराष्ट्र शासन

प्रत :-

१) सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य, पुणे.
२) प्रशासक, रुपी को. ऑप. बँक लि. पुणे.
३) महाप्रबंधक, भारतीय रिझर्व्ह बँक, गारमेंन्ट हाऊस, डॉ. ए.बी.रोड, वरळी, मुंबई.

परिशिष्ट "अ"

शासन निर्णय क्र. युआरबी-१८१४/प्र.क्र.३३१/७-स, दिनांक ७.४.२०१७ सोबतचे सहपत्र

BANK ONE TIME SETTLEMENT SCHEME

1] Name of the Scheme:-

Rupee Bank Specific - One Time Settlement Scheme:- FEBRUARY 2017

2] Borrower eligible for OTS Scheme :-

a) The scheme will apply to all Non Performing Accounts (NPAs) as on 3l.03.20l6 in all sectors irrespective of the nature of business activity/purpose of advances, which have subsequently become Doubtful or Loss Assets.

b) The cases wherein Bank has initiated recovery action under the SRFAESI Act-2002 or any other Act.

c) Cases pending before any court of Law, subject to Consent Terms before the concerned Court.

d) Cases wherein bank has already obtained Decree / Recovery Certificate u/s. 91/ 101 of MCS Act -1960.

e) Cases wherein borrower (s) group accounts are marked as NPA due to any group accounts are categorized as NPA, his total group is marked as NPA, in such cases, the accounts which are actually fall under NPA as per norms only will be eligible for OTS.

The following categories of loans will not be eligible for the OTS Scheme :-

a) Loans with tie-up arrangements for recovery {i.e. loans availed by salary earners with tie-up with employer.

b) Loans availed of or guaranteed by Directors or by specified relatives of Directors
or by firm/companies / institutions in which the Director's/specified relatives are interested without prior approval of Reserve Bank of India.

c) Loans guaranteed by Government.

d) Loans due from Government Department (s) /undertaking(s).

e) Loans under Government directed programmes.

3] Settlement Formula:- Amount & Cut Off Date :-

A) NPAs classified as Sub-Standard prior to 31.03.2004 :-

The minimum amount that should be settled under this category is outstanding ledger balance as on the date of settlement plus other charges such as legal fee,

insurance, advertisement published in two newspapers for recovery etc. which are receivables.

B) NPAs classified as sub - standard after 01.04.2004 but prior to 31.03.2009 which become doubtful or loss assets subsequently :-

The minimum amount that should be settled under this category is as follows:-

Particulars	**Amount in Lakhs**
O/s. Principal as on D-l Date	**Rs.**
(Add) Interest as on D-l Date	**Rs.**
Total O/s. Balance as on D-l Date	**Rs.**
(Add) Charges debited to A/c after D-l Date	**Rs.**
(Less) Amount credited to A/C after D-1 Date	**Rs.**
Settlement Amount:-	**Rs.**

But the OTS amount will not be less than the Outstanding Principal (present ledger balance) amount as on the date of settlement.

C) NPAs classified as sub-standard after 01.04.2009 which became doubtful or loss assets subsequently –

The minimum amount that should be settled under this category is as follows:-

Particulars	**Amount in Lakhs**
O/s. Principal as on D-l Date	**Rs.**
(Add) Interest as on D-l Date	**Rs.**
Total O/s. Balance as on D-l Date	**Rs.**
(Add) Charges debited to A/c after D-l Date	**Rs.**
(Less) Amount credited to A/C after D-1 Date	**Rs.**
(Add) Interest @10% simple p.a.on total D-1 balance from D-1 date to settlement date	**Rs.**
Settlement Amount:-	**Rs.**

But the OTS amount will not be less than the outstanding principal (present ledger balance) amount as on the date of settlement.

4] **<u>Payment Terms</u>**:-

1) Entire settlement amount to be paid within one month without any interest, if Bullet Payment is made.

OR

2) 25% of OTS amount as Down Payment within one month and balance payment within

a) 6 months @ minimum 10% simple interest p.a.	From the date of sanction of OTS / filing of consent terms.
b) Upto 12 months @ minimum 12 % simple interest p.a.	

3) In case there is a delay in payment of installments by the borrower under this or earlier OTS scheme, after due verification and satisfaction of the request of the borrower, the Board of Administrators will have the right to sanction the extension to the OTS done upto further I2 months subject to recovery of minimum interest @ 13% simple p.a. on the residual settlement amount.

5] **Other Norms**:-

1) Where the borrower has availed the OTS earlier but could not satisfy the terms and conditions thereof, due to circumstances beyond his control, in such case, if the borrower applies for fresh OTS, on due verification and satisfaction of his application, the Board of Administrator will have the right to sanction a fresh OTS to him.

2) Guarantor(s) can also apply under this scheme being a "co-Borrower".

3) Willful Defaulters declared so for by the Bank and the fraud cases reported to RBI by the Bank will not be eligible to apply under this OTS scheme. However, such cases could be considered with prior approval from Commissioner for co-operation & Registrar of co-op. societies, Maharashtra State.

4) Accounts related to Ex-Directors of the Bank or their relatives can also be considered under this scheme, subject to prior approval from Commissioner for co-operation & Registrar of co-op. societies, Maharashtra State.

5) The OTS scheme will be effective from the date of sanction by the competent Authority and it will be in force for one year after receipt of sanction from competent Authority.

6) whenever there is an extension by Reserve Bank of India to the restriction imposed upon the Bank and concurrently extension to the Board of Administrator, this scheme will automatically continue to be in force.

6] **Sanctioning Authority**:-

The Branch Manager will scrutinize the OTS application and will forward it to H.O. in prescribed format. On receipt of such proposal, the same will be examined by the Executive Committee of officers of Head Office. This Committee along with its observation, if any, will forward the proposal with recommendations to the Board of Administrator for necessary decision of the OTS proposal. The Board of Administrator shall be the final Authority for giving a final decision in this regard.

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